

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: ROBIN L RUISZ § Case No.: 04-08294  
ELIZABETH O RUISZ §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2004.
- 2) This case was confirmed on 07/14/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/07/2009.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 71
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 98,357.00
- 10) Amount of unsecured claims discharged without payment \$ 85,768.31
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 188,624.86
Less amount refunded to debtor	\$ 3,124.77
<b>NET RECEIPTS</b>	<b>\$ 185,500.09</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 10,905.52
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 13,405.52

Attorney fees paid and disclosed by debtor	\$ 200.00
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**Scheduled Creditors:**

Creditor <u>Name</u>	Class <u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Int. <u>Paid</u>
AMERICAN GENERAL FIN	SECURED	500.00	977.94	500.00	500.00	38.15
AMERICAN GENERAL FIN	UNSECURED	600.00	27.22	505.16	107.58	.00
COUNTRYWIDE HOME LOA	SECURED	237,710.00	.00	117,152.40	117,152.40	.00
COUNTRYWIDE HOME LOA	SECURED	9,312.00	.00	9,311.65	9,311.65	.00
OAK BROOK BANK	SECURED	19,525.00	18,817.69	18,817.69	18,817.69	2,016.09
OAKBROOK BANK	UNSECURED	1,216.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	SECURED	1,000.00	2,428.60	1,000.00	1,000.00	75.21
WELLS FARGO FINANCIA	UNSECURED	1,800.00	105.00	1,533.60	363.34	.00
INTERNAL REVENUE SER	PRIORITY	2,900.00	2,735.80	2,735.80	2,735.80	.00
ACC INTERNATIONAL	UNSECURED	1,200.00	NA	NA	.00	.00
AMERICAUNITED BANK &	UNSECURED	4,000.00	3,497.86	3,497.86	828.71	.00
AMOCO ASSOCIATES	UNSECURED	2,100.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	14,500.00	15,085.79	15,085.79	3,574.12	.00
ECAST SETTLEMENT COR	UNSECURED	3,300.00	3,304.47	3,304.47	782.90	.00
CAPITAL ONE BANK	UNSECURED	1,100.00	1,008.22	1,008.22	238.86	.00
ECAST SETTLEMENT COR	UNSECURED	9,600.00	9,853.18	9,853.18	2,334.41	.00
CITIFINANCIAL	UNSECURED	13,600.00	NA	NA	.00	.00
RICHARD A SNOW	OTHER	.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	5,000.00	4,988.95	4,988.95	1,181.98	.00
EMERGE MASTERCARD	UNSECURED	400.00	3,356.97	3,356.97	795.33	.00
GE CAPITAL	UNSECURED	2,200.00	2,556.05	2,556.05	432.99	.00
HOME DEPOT	UNSECURED	1,000.00	NA	NA	.00	.00
MAINE TOWNSHIP CREDI	UNSECURED	9,800.00	9,520.58	9,520.58	2,255.61	.00

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**Scheduled Creditors:**

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MAINE TOWNSHIP CREDI	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	19,000.00	18,582.55	18,582.55	4,402.58	.00
ECAST SETTLEMENT COR	UNSECURED	400.00	372.33	372.33	88.21	.00
ECAST SETTLEMENT COR	UNSECURED	1,100.00	1,135.16	1,135.16	268.95	.00
ECAST SETTLEMENT COR	UNSECURED	3,000.00	3,050.53	3,050.53	722.73	.00
US BANK	UNSECURED	6,400.00	6,501.38	6,501.38	1,540.31	.00
WELLS FARGO FINANCIA	UNSECURED	900.00	755.49	755.49	178.99	.00
SHORT TERM LOAN	UNSECURED	NA	680.00	680.00	161.10	.00
RESURGENT CAPITAL SE	UNSECURED	NA	668.73	668.73	158.44	.00
INTERNAL REVENUE SER	UNSECURED	NA	142.89	142.89	30.44	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	117,152.40	117,152.40	.00
Mortgage Arrearage	9,311.65	9,311.65	.00
Debt Secured by Vehicle	18,817.69	18,817.69	2,016.09
All Other Secured	<u>1,500.00</u>	<u>1,500.00</u>	<u>113.36</u>
<b>TOTAL SECURED:</b>	146,781.74	146,781.74	2,129.45
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>2,735.80</u>	<u>2,735.80</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	2,735.80	2,735.80	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	87,099.89	20,447.58	.00

**Disbursements:**

Expenses of Administration	\$ 13,405.52
Disbursements to Creditors	\$ 172,094.57

**TOTAL DISBURSEMENTS:** \$ 185,500.09

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.